

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Previously Presented) An electronic commerce card authentication system comprising:
 - a central transaction server wherein the central transaction server:
 - receives an authentication request from a cardholder system;
 - forwards the authentication request to an access control server;
 - relays authentication information between the access control server and the cardholder system;
 - receives an authentication response from the access control server;
 - forwards the authentication response to the cardholder system; and
 - initiates a payment request process
2. (Previously Presented) The electronic commerce card authentication system of claim 1, wherein the authentication response is translated to a format compatible with a merchant system.
3. (Previously Presented) The electronic commerce card authentication system of claim 1, wherein the central transaction server forwards a copy of the authentication response to an authentication history server to be archived.
4. (Previously Presented) The electronic commerce card authentication system of claim 1, wherein the central transaction server further receives a verifying enrollment request from a directory server, and sends a verifying enrollment response to the directory server.

5. (Previously Presented) The electronic commerce card authentication system of claim 4, wherein the central transaction server sends the verifying enrollment response in response to a query to the access control server.

6. (Previously Presented) The electronic commerce card authentication system of claim 4, wherein the central transaction server sends the verifying enrollment response to the directory server with or without querying the access control server, and further queries the access control server in response to receiving an authentication request.

7. (Original) The electronic commerce card authentication system of claim 1, wherein the authentication request includes a pseudonym corresponding to an electronic commerce card account number and previously created by the central transaction server.

8. (Previously Presented) The electronic commerce card authentication system of claim 1, wherein the authentication request includes a pseudonym previously created by a merchant system that corresponds to an electronic commerce card account number.

9. (Canceled)

10. (Previously Presented) A method of authenticating electronic commerce card information provided by a cardholder, the method comprising:

receiving an authentication request from a cardholder system;

forwarding the authentication request to an access control server;

relaying authentication information between the access control server and the cardholder system;

receiving an authentication response from the access control server;

forwarding the authentication response to the cardholder system; and

initiating a payment request process.

11. (Previously Presented) The method of claim 10, wherein the authentication response is translated to a format compatible with a merchant system.

12. (Original) The method of claim 10, further comprising forwarding a copy of the authentication response to an authentication history server to be archived.

13. (Original) The method of claim 10, further comprising receiving a verifying enrollment request from a directory server, and sending a verifying enrollment response to the directory server.

14. (Original) The method of claim 13, wherein the verifying enrollment response is sent in response to a query to the access control server.

15. (Original) The method of claim 13, wherein the verifying enrollment response is sent to the directory server without querying the access control server, and further comprising querying the access control server in response to receiving an authentication request.

16. (Original) The method of claim 10, wherein the authentication request includes a pseudonym previously created by the central transaction server that corresponds to an electronic commerce card account number.

17. (Original) The method of claim 10, wherein the authentication request includes a pseudonym previously created by a merchant system that corresponds to an electronic commerce card account number.

18. (Canceled)

19. (Previously Presented) An information storage medium including a set of instructions to operate an information processing device to perform a set of steps, the set of steps comprising:

receiving an authentication request from a cardholder system;

forwarding the authentication request to an access control server;
relaying authentication information between the access control server and the cardholder system;

receiving an authentication response from the access control server;
forwarding the authentication response to the cardholder system; and
initiating a payment request process.

20. (Previously Presented) The information storage medium of claim 19, wherein the authentication response is translated to a format compatible with a merchant system.

21. (Original) The information storage medium of claim 19, wherein the set of steps further comprises forwarding a copy of the authentication response to an authentication history server to be archived.

22. (Original) The information storage medium of claim 19, wherein the set of steps further comprises receiving a verifying enrollment request from a directory server, and sending a verifying enrollment response to the directory server.

23. (Original) The information storage medium of claim 22, wherein the verifying enrollment response is sent in response to a query to the access control server.

24. (Original) The information storage medium of claim 22, wherein the verifying enrollment response is sent to the directory server without querying the access control server, and the set of steps further comprise querying the access control server in response to receiving an authentication request.

25. (Original) The information storage medium of claim 19, wherein the authentication request includes a pseudonym previously created by the central transaction server that corresponds to an electronic commerce card account number.

26. (Original) The information storage medium of claim 19, wherein the authentication request includes a pseudonym previously created by a merchant system that corresponds to an electronic commerce card account number.

27. (Canceled)

28. (Original) The method of claim 14, further comprising:
receiving the verifying enrollment response from the access control server in response to the query; and
forwarding the verifying enrollment response to the directory server.

29. (Original) The method of claim 28, further comprising:
modifying the verifying enrollment response received from the access control server; and
forwarding the modified verifying enrollment response to the directory server.

30. (Original) The information storage medium of claim 22, further comprising:
receiving the verifying enrollment response from the access control server in response to the query; and
forwarding the verifying enrollment response to the directory server.

31. (Original) The information storage medium of claim 30, further comprising:
modifying the verifying enrollment response received from the access control server; and
forwarding the modified verifying enrollment response to the directory server.

32. (Previously Presented) The system of claim 1 wherein the payment request process includes a charge request, wherein the charge request is generated by a merchant and is subsequently sent to an acquirer.

33. (Previously Presented) The method of claim 10 wherein the payment request process includes a charge request, wherein the charge request is generated by a merchant and is subsequently sent to an acquirer.

34. (Previously Presented) A method performed by a central transaction server, the method comprising:
receiving a verifying enrollment request;
sending the verifying enrollment request to an access control server;
receiving a verifying enrollment response from the access control server;
creating an altered verifying enrollment response comprising a pseudonym;
sending the altered verifying enrollment response to a merchant system, wherein the merchant system subsequently sends an authentication request including the pseudonym to a holder system;
receiving the authentication request with the pseudonym from the holder system;
sending the authentication request with the pseudonym to the access control server;
receiving an authentication response; and
sending the authentication response to the holder system.

35. (Previously Presented) The method of claim 34 wherein the holder system is a cardholder system.

36. (Previously Presented) The method of claim 34 wherein after the authentication response is sent to the holder system, the holder system sends the authentication response to the merchant system.

37. (Previously Presented) The method of claim 34 further comprising, after sending the authentication response, initiating a payment request process.

38. (Previously Presented) The system of claim 1, wherein the central transaction server further hosts at least one web page.

39. (Previously Presented) The system of claim 34, wherein the authentication request including the pseudonym sent to a holder system further comprises a web page containing a redirect command.

40. (Previously Presented) The system of claim 39, wherein the redirect command is an HTTP redirect command, comprising the address of the central transaction server